Case 08-14580 Doc 1 Filed 06/06/08 Entered 06/06/08 12:15:24 Desc Main Document Page 1 of 10

<b>B1</b> (Official Form 1)(1/08	)				oannon		.go <u> </u>					
United States Bankruptcy Court Northern District of Illinois					Voluntary Petition							
Name of Debtor (if indivi Buchanan, Lakesh		er Last, First,	Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All O	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
AKA Lakesha McG	ianee											
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xx-xx-7079					IN Last f	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)						
Street Address of Debtor ( 1425 E. 66th Place Chicago, IL	•	Street, City, a	and State)	:		Street	Street Address of Joint Debtor (No. and Street, City, and State):					
Chicago, iL					ZIP Code	:						ZIP Code
County of Residence or of	f the Princ	sinal Dlaga of	f Ducinace		60637	Count	y of Docide	ence or of the	Dringing DI	aga of Pusis	2000	
Cook	i tile Fillic	cipai Flace of	Dusiness			Count	y of Keside	ence of of the	Fillicipal Fi	ace of Bush	11088.	
Mailing Address of Debto	r (if diffe	rent from stre	eet addres	s):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from stre	et address):	
				Г	ZIP Code	<u>:                                    </u>						ZIP Code
Location of Principal Asso (if different from street ad				<b>-</b>		•						
Type of I					of Business	;		-	of Bankruj			ch .
(Form of Org (Check on			П Неа	Check) Ith Care Bu	one box)		Character Character		Petition is Fi	iled (Check	one box)	
Individual (includes Jo		, ma)	Sing	le Asset Re	eal Estate as	s defined	Chapt  Chapt				etition for R	
See Exhibit D on page		*	In 1.  □ Rail	1 U.S.C. § : road	101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding				C	
☐ Corporation (includes	LLC and	LLP)	☐ Stockbroker ☐ Commodity Broker				☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
☐ Partnership				☐ Clearing Bank				ici 13		Ü		Ü
Other (If debtor is not or check this box and state t	ne of the ab ype of enti	ove entities, ty below.)	Othe				Nature of Debts (Check one box)					
				(Check box	mpt Entity , if applicabl	e)	■ Debts are primarily consumer debts, □ Debts are primari				are primarily	
			Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co			d States	States "incurred by an individual primarily for				ess debts.	
_	_	ee (Check or	e box)				one box:		Chapter 11		11 11 0 0 0	101/51D)
Full Filing Fee attache								a small busin not a small b			-	101(51D). C. § 101(51D).
Filing Fee to be paid i attach signed applicati	on for the	court's cons	ideration	certifying t	hat the debt			aggregate not	ncontingent l	ianidated de	ebts (exclud	ing debts owed
is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				`	to insiders or affiliates) are less than \$2,190,000.							
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check all applicable boxes:  A plan is being filed with this petition.							
							Acceptan	ces of the pla creditors, in	n were solici	ted prepetit	ion from on .C. § 1126(b	e or more
Statistical/Administrativ								· · · · · · · · · · · · · · · · · · ·			OR COURT	
☐ Debtor estimates that f ☐ Debtor estimates that, there will be no funds	after any	exempt prop	erty is exc	cluded and	administrat		es paid,					
Estimated Number of Cred		Tor distributi	on to uns	ecureu erec	itors.				†			
1- 50-	□ 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	П	П	П	п	П	П			]			
\$0 to \$50,001 to \$50,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million		More than				
\$0 to \$50,001 to	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

B1 (Official Form	Case 08-14580 Doc 1 Filed 06/06/0 Document	8 Entered 06/06/08 12:1 Page 2 of 10			
Voluntary	11)(1/08)	Name of Debtor(s):	Page 2		
ľ	y Fettion st be completed and filed in every case)	Buchanan, Lakesha P.			
(11113 page mas		19 N / (7C			
Location	All Prior Bankruptcy Cases Filed Within Last		<u></u>		
Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)		
Name of Debto - None -		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Ex (To be completed if debtor is an individual	hibit B whose debts are primarily consumer debts.)		
forms 10K and pursuant to Sound is request	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)  A is attached and made a part of this petition.	have informed the petitioner that [he of 12, or 13 of title 11, United States Codunder each such chapter. I further certification of 11 U.S.C. §342(b).  Signature of Attorney for Destor(s)			
		Melvin J. Kaplan, Bennett	≺AFKahn, Nae Kaplan		
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		harm to public health or safety?		
(To be comple	Exh eted by every individual debtor. If a joint petition is filed, ea	i <b>bit D</b> ch spouse must complete and attach a	canarata Evhibit D )		
	O completed and signed by the debtor is attached and made a		separate Exhibit D.)		
If this is a joir		a part of any potition.			
Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
	Information Regardin (Check any ap				
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset	s in this District for 180		
	There is a bankruptcy case concerning debtor's affiliate, ge	·	•		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal ass in the United States but is a defendar	ets in the United States in		
	Certification by a Debtor Who Reside		ty		
	(Check all appl Landlord has a judgment against the debtor for possession	,	complete the following.)		
:	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f	ere are circumstances under which the or possession, after the judgment for	e debtor would be permitted to cure		
	Debtor has included in this petition the deposit with the conafter the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(I)).	·		

Document

Page 3 of 10

Volu	ntary	Peti	tio

(This page must be completed and filed in every case)

Name of Debtor(s):

Buchanan, Lakesha P.

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor Lakesha P. Buchanan

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney for

### Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan

Printed Name of Attorney for Debtor(s)

Melvin J. Kaplan & Associates P.C.

Firm Name

55 E. Jackson Blvd. Suite 650

Chicago, IL 60604

Address

Email: www.financialrelief.com

(312)294-8989 Fax: (312)294-8995

Telephone Number

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. \$110; 18 U.S.C. \$156.

Case 08-14580 Doc 1 Filed 06/06/08 Entered 06/06/08 12:15:24 Desc Main Document Page 4 of 10

Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Lakesha P. Buchanan		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

# Case 08-14580 Doc 1 Filed 06/06/08 Entered 06/06/08 12:15:24 Desc Main Document Page 5 of 10

### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Lakesha P. Buchanan
Date: 6/5/08

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-14580 Doc 1 Filed 06/06/08 Entered 06/06/08 12:15:24 Desc Main Document Page 7 of 10

B 201 (04/09/06)

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code. Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan Printed Name of Attorney Address: 55 E. Jackson Blvd. Suite 650 Chicago, IL 60604 (312)294-8989 **Certificate of Debtor** I (We), the debtor(s), affirm that I (we) have received and read this notice. Lakesha P. Buchanan Printed Name(s) of Debtor(s) Date ature of Debtor Case No. (if known) Signature of Joint Debtor (if any) Date Balaban Furniture 4417 S. Ashland Ave. Chicago, IL 60609

ComEd\*
Attn: Bankruptcy Dept.
2100 Swift Drive
Oak Brook, IL 60523

First Resolution Investment Corp. c/o The Schindler Law Firm 1990 E. Algonquin Road, Ste. 180 Schaumburg, IL 60173

Global Teldata 1658 N. Milwaukee Mail Box 392 Chicago, IL 60647

Harris Financial (SouthWe, Cingula) c/o Harris Arnold Scott P.C. 600 W. Jackson, Ste. 710 Chicago, IL 60661

Household P.O. Box 80053 Salinas, CA 93912

Household Bank\*
P.O. Box 80084
Salinas, CA 93912-0084

IL Dept. of Health & Family Service HFS P.O. Box 19152 Springfield, IL 62794-9152

IL Dept. of Healthcare & Family Ser Divison of Child Support Enforcemen P.O. Box 19119 Springfield, IL 62794-9114

Illinois Dept. of Human Services Cash Management Unit P.O. Box 19407 Springfield, IL 62794-9407 Jewel Food Store P.O. Box 1488 Melrose Park, IL 60160

Jewel Food Store P.O. Box 1488 Melrose Park, IL 60160

MCI\*
Attn: APD-Bankruptcy
500 Technology Drive, Ste. 300
Weldon Springs, MO 63304

NCO Fin/22 P.O. Box 41448 Philadelphia, PA 19101

NCO Finance System, Inc. 507 Prudential Rd. Horsham, PA 19044

NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044

Peoples Gas\*
ATTN: Bankruptcy Dept.
130 E. Randolph Drive, 14th Floor
Chicago, IL 60601

Peoples Gas\*
ATTN: Bankruptcy Dept.
130 E. Randolph Drive, 14th Floor
Chicago, IL 60601

PFF Emergency Services

Providian National Bank P.O. Box 490 Dallas, TX 75266-0490

SBC\*
Bankruptcy Dept. 769
Arlington, TX 76004

Spiegel\*
Card Processing Center
P.O. Box 9204
Old Bethpage, NY 11804-9004

T-Mobile 3- BANKRUPTCY\* P.O. Box 37380 Albuquerque, NM 87176

Target\*
Target National Bank
3901 W. 53rd Street
Sioux Falls, SD 57106-4216

Target\*
Target National Bank
3901 W. 53rd Street
Sioux Falls, SD 57106-4216

U.S. Dept. of Education\*
Direct Loan Servicing Center
P.O. Box 5609
Greenville, TX 75403-5609

University of Chicago Hospital c/o M3 Financial Services, Inc. P.O. Box 7230 Westchester, IL 60154

WFNNB/NY 4590 E. Broad St. Columbus, OH 43213